

Fig. 1

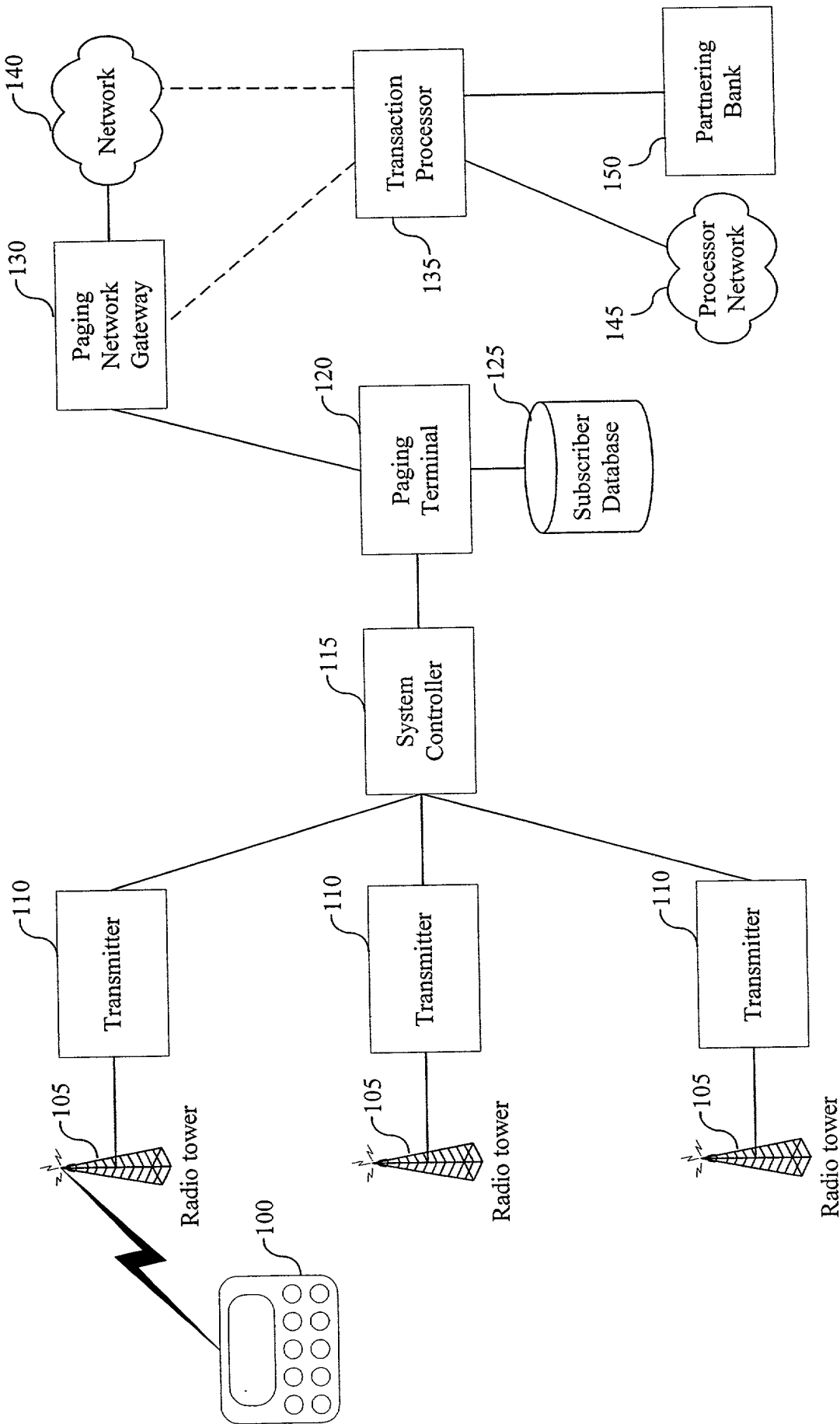


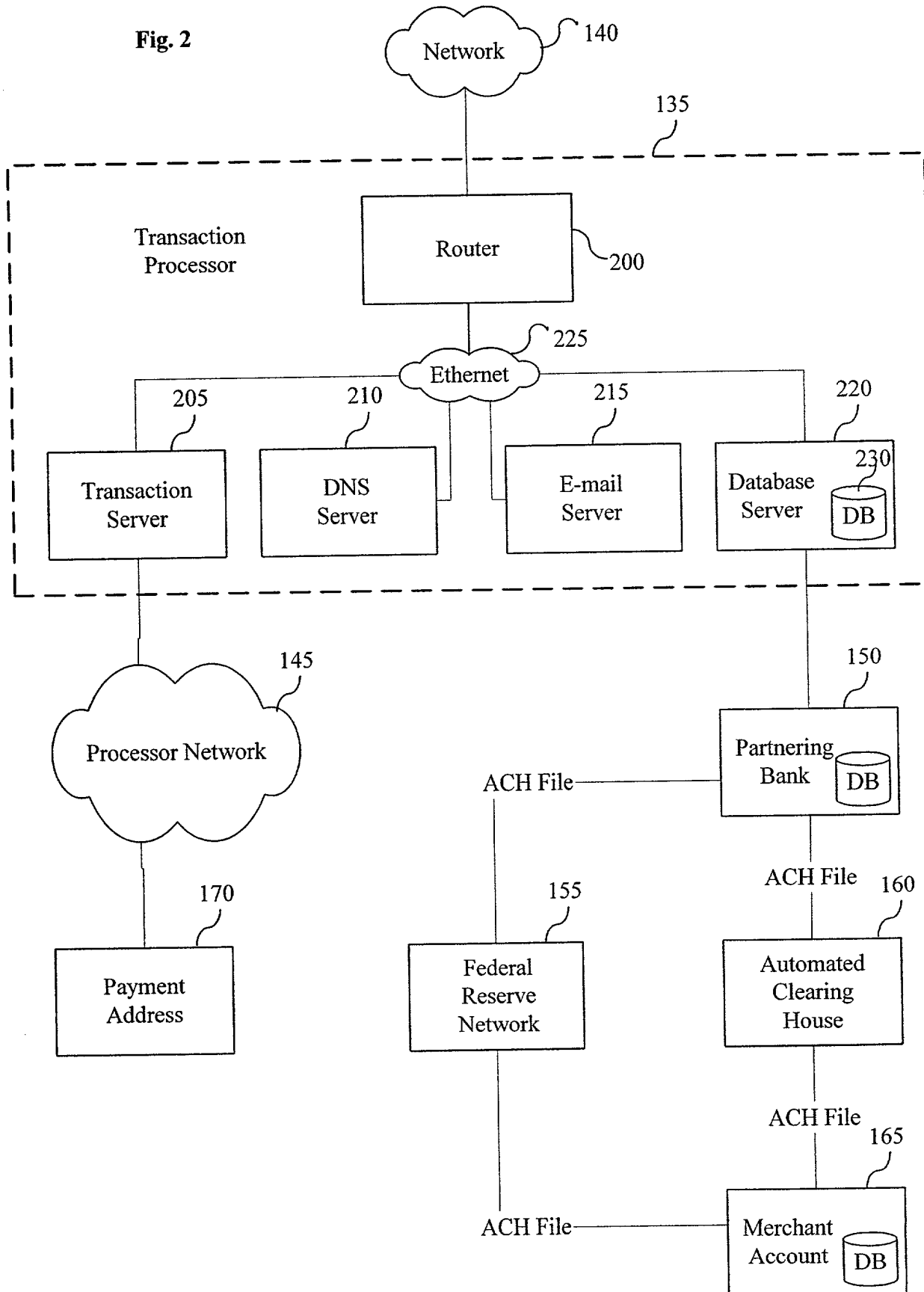
Fig. 2

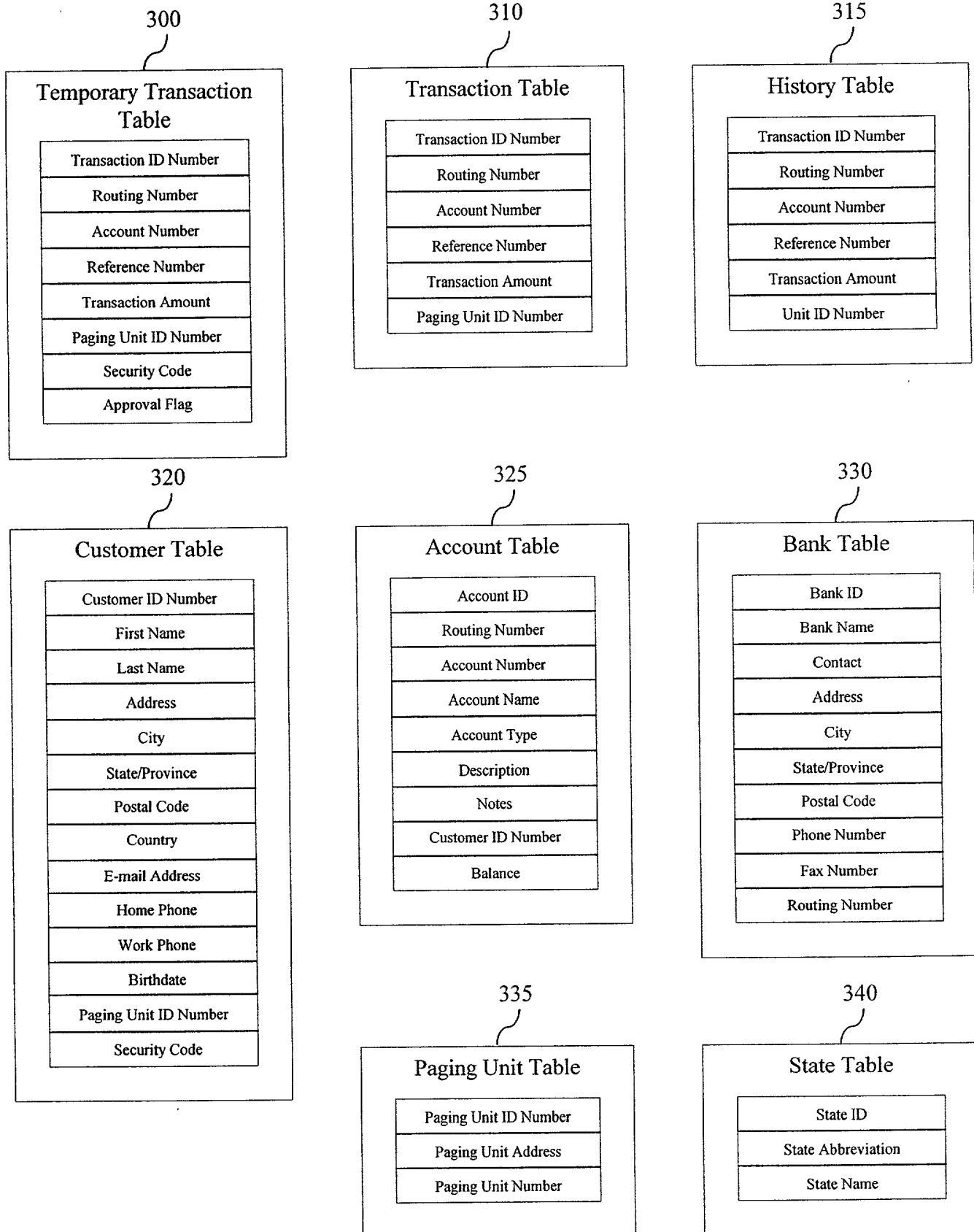
Fig. 3 Relational Database 230

Fig. 4

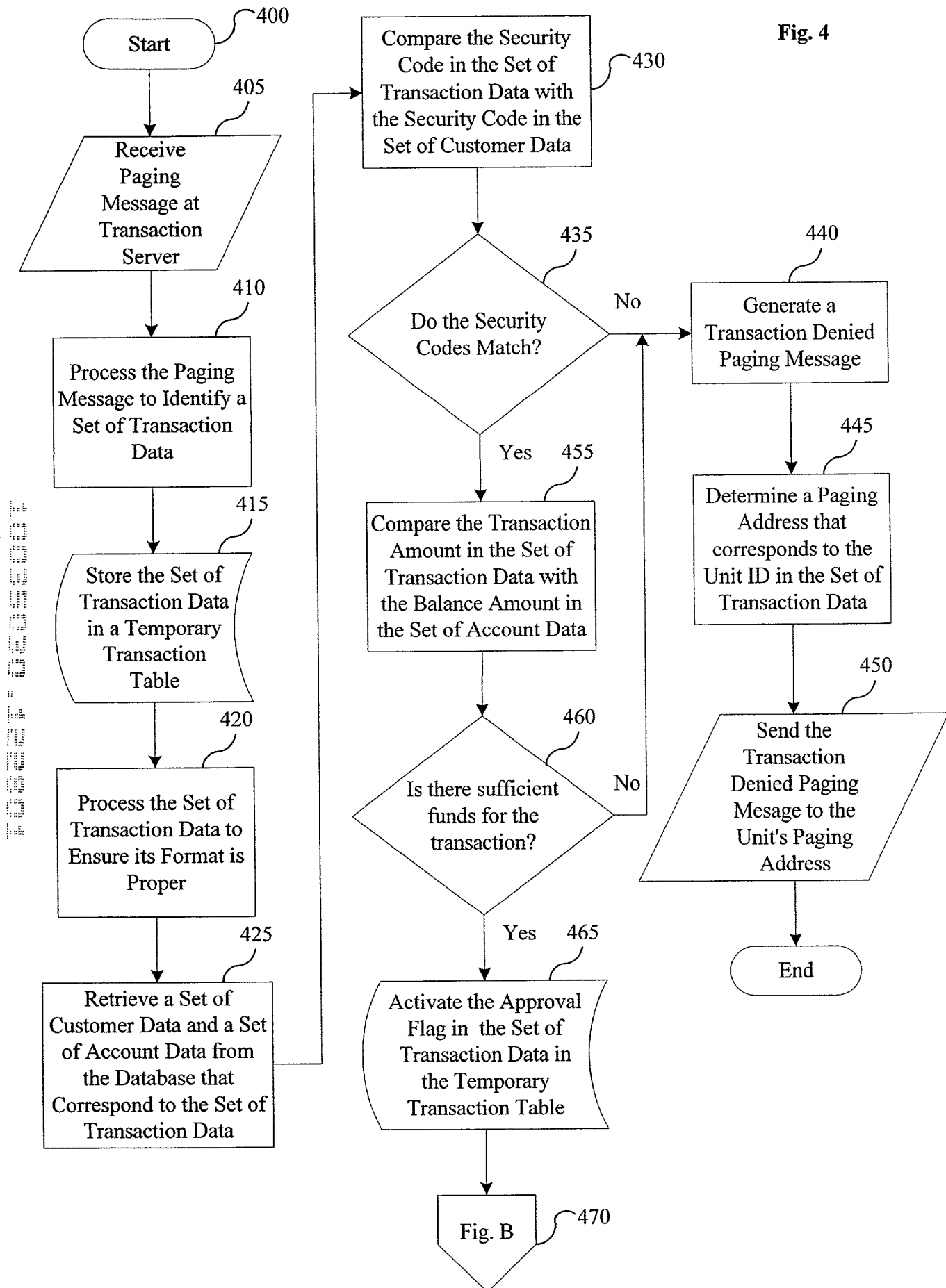


Fig. 5

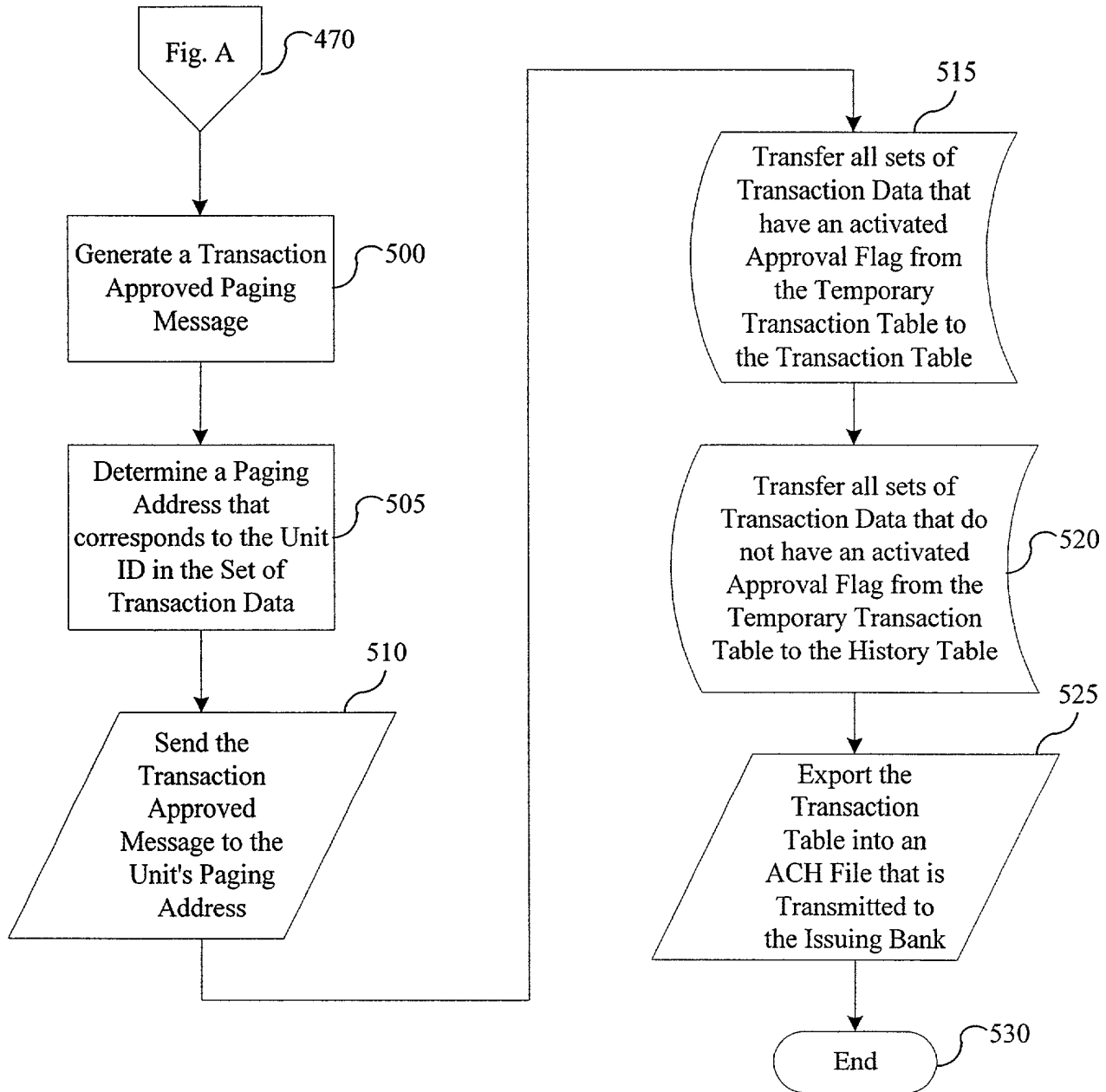


Fig. 6

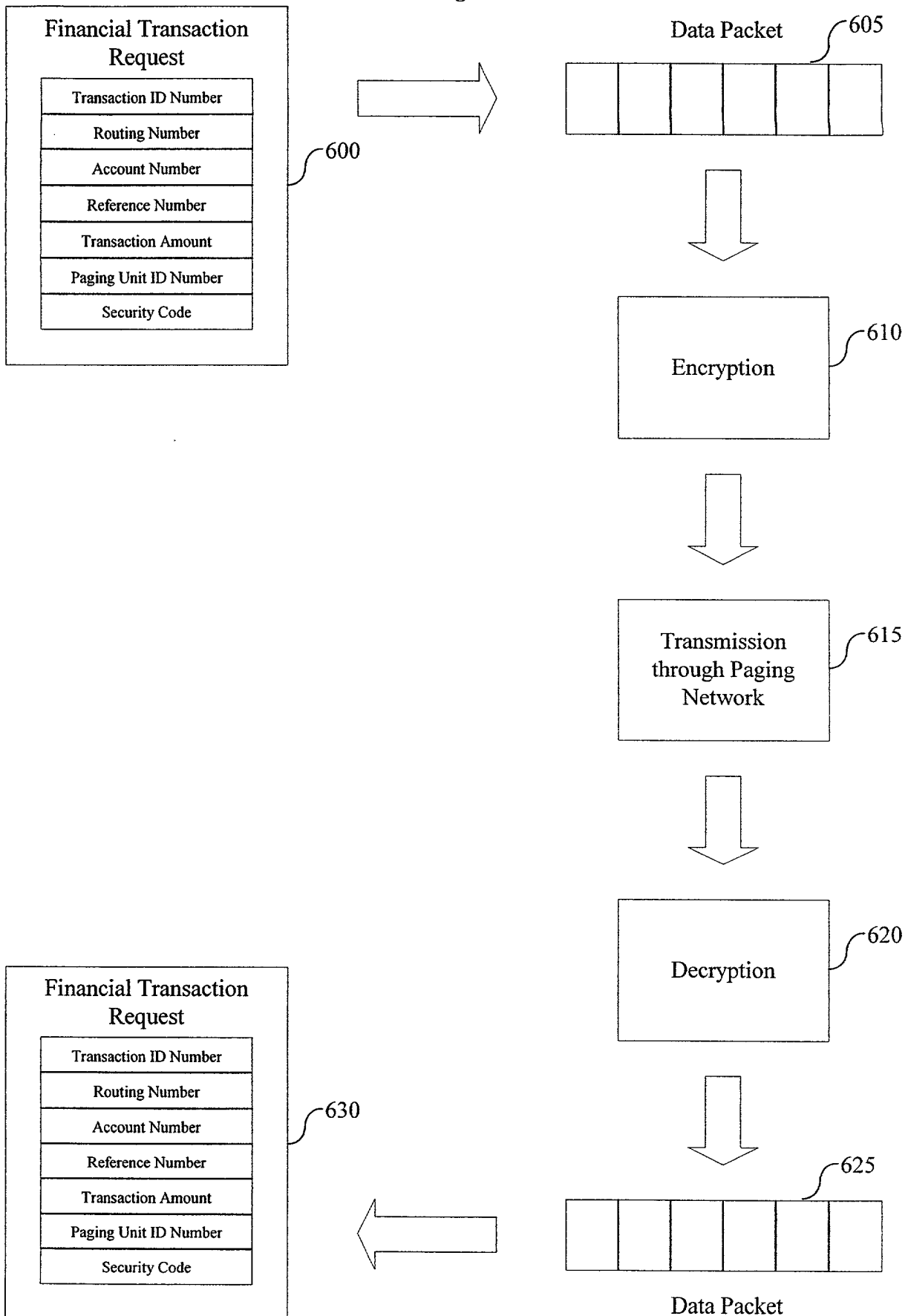


Fig. 7

ACH DEBITS

700

Day 1 ACH Files (Process Day)

Day 2 (Settlement Day) - \$ Money \$

Originator (Merchant)

Federal Reserve or ACH Bank

↓
ODFI

↓
Credit

↓
Debit

↓
Federal Reserve or ACH Bank

↓
ODFI

↓
RDFI

↓
RDFI

↓
Credit

↓
Debit

↓
Receiver (Partnering Bank)

↓
Originator

↓
Receiver

ACH CREDITS

710

Day 1 ACH Files (Process Day)

Day 2 or Day 3 (Settlement Day) - \$ Money \$

Originator (Merchant)

Federal Reserve or ACH Bank

↓
ODFI

↓
Debit

↓
Credit

↓
Federal Reserve or ACH Bank

↓
ODFI

↓
RDFI

↓
RDFI

↓
Debit

↓
Credit

↓
Receiver (Partnering Bank)

↓
Originator

↓
Receiver